

City of Glendale KeenanDirect for Early Retirees Futuris Care for Medicare Eligible Retirees Overview September 3, 2015

Enrollment Calendar 2016 – Covered California and the Federal Marketplace

For Early Retirees Who Are Not Medicare Eligible

- November 1, 2015: Open Enrollment starts first day you can enroll in a 2016 Marketplace plan
- January 1, 2016: First date 2016 coverage can start
- January 31, 2016: 2016 Open Enrollment ends
- If you don't enroll in a 2016 plan by January 31, 2016, you can't enroll in a health insurance plan for 2016 unless you qualify for a <u>Special Enrollment Period</u>

Enrollment Calendar 2016 – Covered California and the Federal Marketplace

For Early Retirees Who Are Not Medicare Eligible Special Enrollment Period (SEP)

- A time outside of the open enrollment period during which you and your family have a right to sign up for health coverage.
- In the Marketplace, you qualify for a special enrollment period 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage
- Job-based plans must provide a special enrollment period of 30 days



Medicare Open Enrollment 2016

For Medicare Eligible Retirees

- Medicare Open Enrollment Reminder for 2016:
 - October 15, 2015 to December 7, 2015
- The City of Glendale's Open Enrollment:
 - Medicare and Non Medicare
 Eligible Retirees
- City's Open Enrollment
 - April 2016, specific dates have not been set



KeenanDirect - Diversified Product Portfolio For Individuals Who Are Not Medicare Eligible

- Access to all major California Health Insurance plans – in and out of the exchange
- Exclusive relationship with dental and vision providers; plus PPO and other HMO options
- Supplemental coverage plans for accidents, critical illness, cancer and term life
- Available 8am to 6pm Monday-Friday
- Consultative plan selections with experienced agents
- No Cost Service

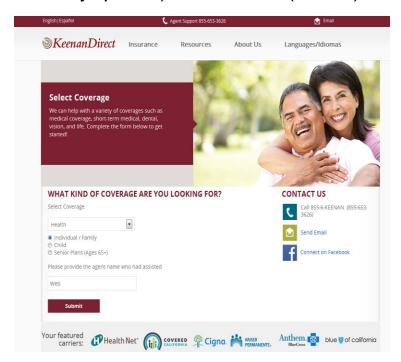


5 Steps to Navigate the KeenanDirect Website

Step 1: Enter Zip code

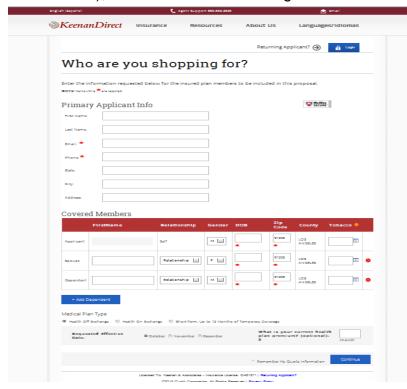


Step 2: Select Coverage Type (e.g. Health) and Type of coverage (e.g. Individual or Family quotes) and Submit (button)

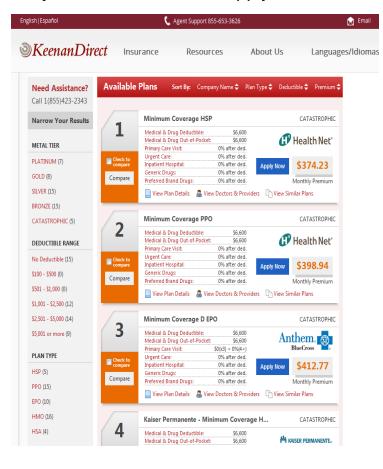


5 Steps to Navigate the KeenanDirect Website cont...

- **Step 3: (A)** At a minimum enter required files marked by an asterisk (*); Email, phone number, DOB, Zip Code, relationship (if applying with dependents)
 - **(B)** Medical Plan Type; Health Off Exchange (income over 400% FPL or Health On Exchange (income under 400% FPL), Effective Date of Coverage

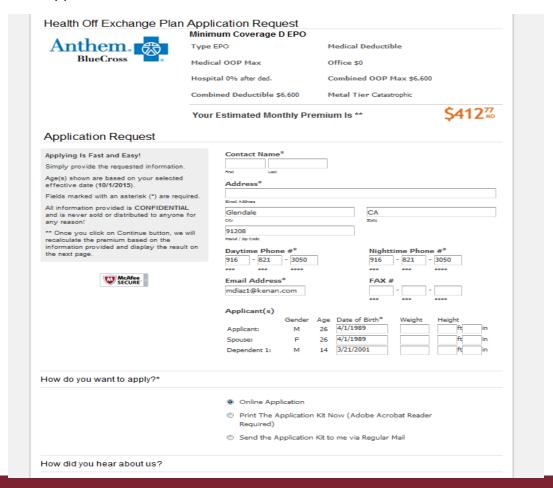


Step 4: Select Plans and Apply



5 Steps to Navigate the KeenanDirect Website cont...

Step 5: Click on the "Apply Now" button to enter and submit the electronic application.



Covered California – 2016 Single Quote

Covered California's 2016 Shop and Compare was available online beginning the week of Aug. 3 at http://www.coveredca.com/shopandcompare/2016. Consumers can look at plans and products in their area and get a preliminary estimate of costs and premium assistance for 2016 coverage. Please Note - Rates may be rounded through the Shop and Compare tool.

Quote #C	Age 55, 91206 LA county, Household 1					
	Option 1 (75,000) Single	Bronze	Silver	Gold	Platinum	
	Kaiser HMO Premium	397	521	620	671	
	Tax Credit	0	0	0	0	
	Your Total Monthly	397	521	620	671	
	Anthem PPO Premium	366	488	615	719	
	Tax Credit	0	0	0	0	
	Your Total Monthly	366	488	615	719	

Covered California – 2016 Two Party Quote

Quote #F	Age 66 & 66, 91206						
Quote #1	LA county, Household 1						
	Option 1 (55,000) 2-Party	Bronze	Silver	Gold	Platinum		
	Kaiser HMO	773	1041	1239	1341		
	Premium						
	Tax Credit	417	417	417	414		
	Your Total Monthly	355	623	821	923		
	Anthem PPO	731	975	1229	1438		
	Premium	/31	3/3	1229	1430		
	Tax Credit	417	417	417	417		
	Your Total Monthly	313	557	811	1020		

Covered California – 2015 Family Quote

Quote #D	(Single Age 60) & (Family 60, 60, 23), 93065 Ventura county, Household 1						
	Option 1 (80,000) Single	Bronze	Silver	Gold	Platinum		
	Kaiser HMO Premium	580	762	907	981		
	Tax Credit	0	0	0	0		
	Your Total Monthly	580	762	907	981		
	Anthem PPO Premium	589	800	1008	1179		
	Tax Credit	0	0	0	0		
	Your Total Monthly	589	800	1008	1179		
	Option 2 (80,000) Family	Bronze	Silver	Gold	Platinum		
	Kaiser HMO Premium	1373	1803	2146	2323		
	Tax Credit	1169	1169	1169	1169		
	Your Total Monthly	204	634	977	1154		
	Anthem PPO Premium	1418	1894	2387	2793		
	Tax Credit	1169	1169	1169	1169		
	Your Total Monthly	248	725	1218	1623		

KeenanDirect – For Individuals Who Are Not Medicare Eligible



Agent

Certified Access to all major carriers, personal attention and dedicated ongoing service





City of Glendale Dedicated Enrollment Toll-Free Number

1-855-359-7354

www.KeenanDirect.com

No Cost or Obligation!



Futuris Care – For Medicare Eligible Retirees

- •A comprehensive approach to retiree medical consulting, retiree liabilities, enhancing access to Medicare plan and providing useful resources to seniors and their families
- •Futuris Care offers a Medicare Exchange with an extensive network of Health plans nationwide along with a call center staffed with professional licensed Benefit Advisors
- •Provides easy online tools and resources to advocate for the retiree transitioning to individual coverage



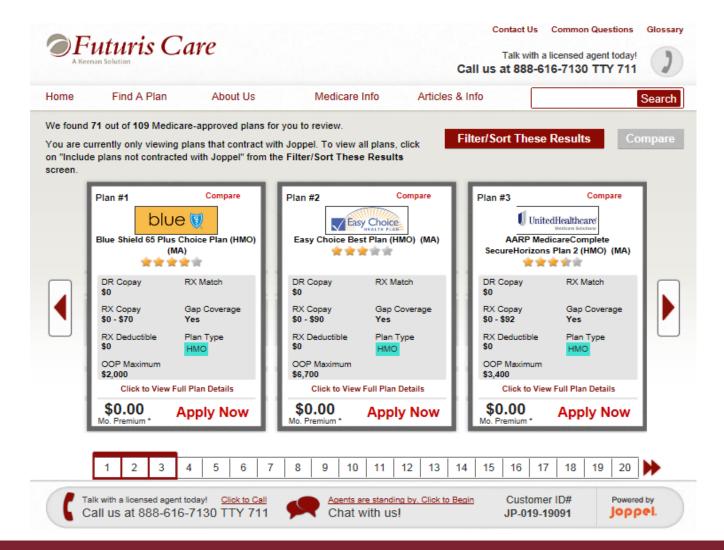
Futuris Care – For Medicare Eligible Retirees

Finding the right individual plan is easy



Futuris Care Demo

Automated Choice Profiler



Futuris Care Rates – For Medicare Eligible Retirees

Retiree Age: 65

Retiree Age: 75 Premium Premium # of Plans Plan Type # of Plans Plan Type Range Range \$0.00 to \$0.00 to Medicare Medicare 17 17 Advantage Advantage \$28.80 \$28.80 Medigap \$240.92 to Medigap \$168.00 to 39 39 (8 Plan F) (8 Plan F) \$301.16 \$225.21 \$15.70 to \$15.70 to 14 Part D 14 Part D

\$145.70



\$145.70

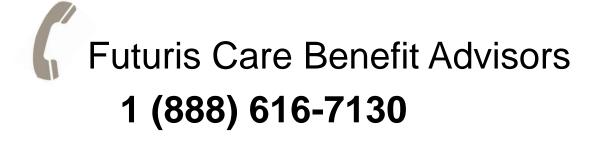
^{*}This market summary represents 2015 rates and will expire on 12/31/2015.

^{**}These rates may be changed by the carriers without notice.

^{***2016} rates will be released in October 2015.

Futuris Care - For Medicare Eligible Retirees

Access, personal attention and dedicated ongoing service





– Website:

www.Medicare.healthcompare.com/futuriscare

No Cost or Obligation!



Questions

Please join us at the Respective Tables for KeenanDirect and Futuris Care.
Representatives from Keenan are here to answer your questions and address your concerns.